

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorney for Debtors

In Re:

THOMAS M. RICCHIUTI  
and  
JENNIFER M. RICCHIUTI  
Debtor(s).

Case No.: 17-14780/CMG

Chapter: 13

Hearing Date:

Judge: Christine M. Gravelle

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

**CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**  
 **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The Debtors in the above-captioned Chapter 13 proceeding hereby object to the following:

1.  Motion for Relief from the Automatic Stay filed by , creditor. A hearing has been scheduled for , 2019 at 9:00 am.

**OR**

Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for , 2019 at 9:00 am.  
 Certification of Default filed by , creditor. I am requesting a hearing be scheduled on this matter.

**OR**

Certification of Default filed by Standing Chapter 13 Trustee. We are requesting a hearing be scheduled on this matter.

Re: In re Ricchiuti  
Bky No.: 17-14780/CMG

2       Payments have been made in the amount of \$303.50, but have not been accounted for. Documentation in support is attached hereto.

2       Payments have not been made for the following reasons and debtor proposes repayment as follows:  
We acknowledge that we fell behind in our payments. We made an online payment of \$303.50 on January 24, 2019, a copy is attached. Tom will be filing his tax return on February 4, 2019 and expects to have his refund in hand before the end of the month. We can make our February payment and would like to use the tax refund to bring our arrears current.

2       Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. This certification is being made in an effort to resolve the issues raised by the creditor in its Certification of Default.

## Make A Payment

1. Accept Terms & Conditions | 2. Confirm Payment Details | **3. Payment Completed**

### Payment Complete - Confirmation

Your payment has now been submitted. Please print this page for your records.

**On the 25 Jan 2019, \$ 303.50 will be debited from your account.**

Confirmation Number:	5566942
Payer Name:	Thomas Ricchiuti
Payer Email Address:	tmr339@yahoo.com
Online Payment ID:	17147800682
Albert Russo, Standing Chapter 13 Trustee:	Albert Russo
Payment Type:	Single Payment
Payment Entered Date:	24 Jan 2019
Payment Date:	24 Jan 2019
Payment Effective Date:	25 Jan 2019
Payment Amount:	\$ 302.00
Bank Processing Fee:	\$ 1.50
<b>Total Amount:</b>	<b>\$ 303.50</b>

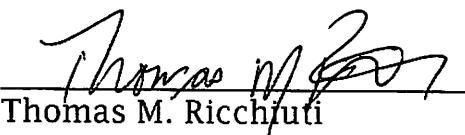
*Please note, this payment will show as two separate debits to your banking account in the amounts of \$ 302.00 and \$ 1.50*

 [Close Window](#)    [Print](#)

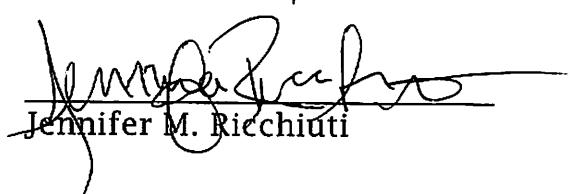
Re: In re Ricchiuti  
Bky No.: 17-14780/CMG

4. We certify the above facts to be true. We are aware that if the above facts are willfully false, we are subject to punishment.

Date: 2/25/19

  
Thomas M. Ricchiuti

Date: 2/25/19

  
Jennifer M. Ricchiuti